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22852 7590 04/03/2009 FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER		EXAMINER		
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

	Application No.	Applicant(s)
	09/727,633	YOSHIZAWA, KATSUMI
Office Action Summary	Examiner	Art Unit
	Arthur Duran	3622
The MAILING DATE of this communication ap Period for Reply	ppears on the cover sheet with the o	correspondence address
A SHORTENED STATUTORY PERIOD FOR REPLEWHICHEVER IS LONGER, FROM THE MAILING ID. - Extensions of time may be available under the provisions of 37 CFR 1 after SIX (6) MONTHS from the mailing date of this communication. - If NO period for reply is specified above, the maximum statutory period. - Failure to reply within the set or extended period for reply will, by stature Any reply received by the Office later than three months after the mailing earned patent term adjustment. See 37 CFR 1.704(b).	DATE OF THIS COMMUNICATION .136(a). In no event, however, may a reply be tind d will apply and will expire SIX (6) MONTHS from te, cause the application to become ABANDONE	N. mely filed I the mailing date of this communication. ED (35 U.S.C. § 133).
Status		
Responsive to communication(s) filed on 23 L This action is FINAL . 2b) ☐ This action is FINAL . Since this application is in condition for allowatelessed in accordance with the practice under	is action is non-final. ance except for formal matters, pro	
Disposition of Claims		
4) Claim(s) 9 and 14 is/are pending in the application Papers	awn from consideration.	
Application Papers		
9) The specification is objected to by the Examin 10) The drawing(s) filed on is/are: a) ac Applicant may not request that any objection to the Replacement drawing sheet(s) including the correct 11) The oath or declaration is objected to by the E	ccepted or b) objected to by the edrawing(s) be held in abeyance. Se ction is required if the drawing(s) is ob	e 37 CFR 1.85(a). ejected to. See 37 CFR 1.121(d).
Priority under 35 U.S.C. § 119		
12) Acknowledgment is made of a claim for foreig a) All b) Some * c) None of: 1. Certified copies of the priority documer 2. Certified copies of the priority documer 3. Copies of the certified copies of the priority documer application from the International Burea * See the attached detailed Office action for a list	nts have been received. nts have been received in Applicat ority documents have been receiv au (PCT Rule 17.2(a)).	ion No ed in this National Stage
Attachment(s) 1) Notice of References Cited (PTO-892) 2) Notice of Draftsperson's Patent Drawing Review (PTO-948) 3) Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date	4) Interview Summary Paper No(s)/Mail D 5) Notice of Informal F 6) Other:	ate

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DETAILED ACTION

1. Claims 9 and 14 have been examined.

Response to Amendment

The Amendments filed on 2/2/09 are insufficient to overcome the prior rejection.

Continued Examination Under 37 CFR 1.114

A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on 2/2/2009 has been entered.

Claim Rejections - 35 USC § 101

35 U.S.C. 101 reads as follows:

Whoever invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement thereof, may obtain a patent therefor, subject to the conditions and requirements of this title.

Claim 14 rejected under 35 U.S.C. 101 because the claimed invention is directed to non-statutory subject matter. Based on Supreme Court precedent a method claim must (1) be tied to a particular machine or apparatus (see at least *Diamond v. Diehr*, 450 U.S. 175, 184 (1981); *Parker v. Flook*, 437 U.S. 584, 588 n.9 (1978); *Gottschalk v.* Benson, 409 U.S. 63, 70 (1972); *Cochrane v. Deener*, 94 U.S. 780, 787-88 (1876)) or (2) transform underlying subject matter (such as an article or materials) to a different state or thing (see at least *Gottschalk v.* Benson, 409 U.S. 63, 71 (1972)). A method claim that fails to meet one of the above requirements is not in compliance with the

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statutory requirements of 35 U.S.C. 101 for patent eligible subject matter. To correct this issue, the independent claim could be amended such that at least one significant feature (not just data gathering or outputting) of the body of the claims actively uses a technological apparatus (computer, network server, website, etc).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Claims 9 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Kanter (5,537,314) in view of Postrel (6,594,640) in further view of Mitty (2001/0037453) in view of Challener (6718468).

Claims 9 and 14: Kanter discloses an information processing apparatus, method for processing information concerning electronic commerce in which a customer receiving services offered by a service provider obtains points in accordance with the amount of money having been paid to said service provider, said information processing apparatus comprising:

first communication controlling means for controlling data communication with another information processing apparatus via a first network (Fig. 1);

first recording means for recording information on a plurality of the service providers and information on a plurality of the customers receiving services from said plurality of service providers (Fig. 1);

second communication controlling means for controlling data communication with a financial institution information processing apparatus via a second network (Fig. 1);

payment computing means for computing an amount of money to be refunded to said customer in accordance with the number of the points said customer owns (col 4, lines 59-67; col 7, lines 5-7); and

signal generating means for generating a signal that requests said financial institution information processing apparatus having an account of said customer to transfer a predetermined amount of money to the account of said customer (col 4, lines 59-67; col 7, lines 5-7), wherein:

said first communication controlling means controls communication in which a signal corresponding to the amount of money computed by said payment computing means is sent to an information processing apparatus owned by said customer and a signal corresponding to a desired amount of transfer money is received from the information processing apparatus owned by said customer (col 4, lines 59-67; col 7, lines 5-7); and

said second communication controlling means controls communication in which the signal generated by said signal generating means is sent to said financial institution information processing apparatus and a signal representing completion of processing by said financial institution information processing apparatus is received (col 4, lines 59-67;

col 7, lines 5-7; col 22, lines 20-50; col 22, line 60-col 23, line 2; col 23, lines 25-45; col 27, lines 40-50).

Kanter further discloses key generating means for generating an encryption key for encrypting and decoding communication data (col 17, lines 53-60; col 17, lines 62-67; col 18, line 65-col 19, line 2; col 23, lines 45-55).

Kanter further discloses authenticating means for authenticating said other information processing apparatus with which communication is controlled by said first communication controlling means (col 17, lines 53-60; col 17, lines 62-67; col 18, line 65-col 19, line 2; col 23, lines 45-55).

Kanter further discloses receiving means for receiving a point redemption request for redeeming points owned by said customer for money, said point redemption request including information on the number of points which is desired to be redeemed for money from among the total points owned by said customer (col 4, lines 59-67; col 7, lines 5-7);

transferring means for transferring, to an account of said customer, an amount of money corresponding to the desired number of points in the information included in said point redemption request from among the total points (col 4, lines 59-67);

and updating means for updating the total points corresponding to said customer (col 24, lines 6-18).

Kanter does not explicitly disclose updating means for updating the total points corresponding to said customer by subtracting the desired number of points in the

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information included in said point redemption request from the total points owned by said customer.

Since Kanter discloses the customer having a total points and the customer redeeming the points for cash, it is obvious that Kanter would balance the account of the customer after a points redemption.

Kanter does not explicitly disclose e-commerce over an open network.

However, Postrel discloses e-commerce over an open network (Fig. 4; Fig. 5; col 5, lines 31-36; col 1, lines 13-17; col 1, lines 50-53).

Postrel further discloses a point issuing system and point redemption system which are separate from the plurality of service providers (Fig. 5).

Postrel further discloses that all points control, transfer, redemption, tracking services, can be performed by a server or service separate from the user or merchant (Fig. 4; Fig. 5).

Postrel further discloses authenticating the customer (col 11, line 61-col 12, line 1; col 6, lines 3-7).

Postrel further disclose updating means for updating the total points corresponding to said customer by subtracting the desired number of points in the information included in said point redemption request from the total points owned by said customer (col 5, lines 50-60; col 1, lines 13-17).

Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to add Postrel's utilization of merchant's accessible over the Internet to Kanter's utilization of multiple merchants. One would have been

motivated to do this in order to allow Kanter's users to access a wider range of merchants.

Additionally, Kanter further discloses wherein said authenticating means authenticates said other information processing apparatus based on a unique identifier thereof which is received under the control of said first communication controlling means and which is issued from an authority connected to said first network (col 17, lines 53-60; col 17, lines 62-67; col 18, line 65-col 19, line 2; col 23, lines 45-55).

Additionally, Kanter further discloses that a user is uniquely identified (col 4, lines 39-67; col 18, line 62-col 19, line 5) and then issued a unique certificate (col 4, lines 39-67).

Kanter further discloses uniquely identifying the points that are appropriate to different accounts (col 21, line 55-col 22, line 6); transferring unique amounts of points after a user has been identified (col 22, lines 25-32); that specific amounts of credit or points are transferred to the users account and that the unique cash must be transferred to the appropriate institution (col 22, lines 34-41).

Kanter further discloses unque wire transfers (col 22, line 60-col 23, line 2); issuing unique point transfers only under specific conditions (col 24, lines 32-40); issuing unque, identifiable points transfers to users (col 27, lines 40-50); and uniquely identified awards and points transfers (col 28, lines 35-45).

Kanter further discloses utilizing identifiers (col 31, lines 31-42).

Kanter also discloses joint or common accounts that can be utilized for all aspects of the invention (col 27, lines 60-65).

Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made that Kanter's providing unique point transfer amounts with unique qualities to a user who has been identified can include identifiers related to the user for the point transfer. One would have been motivated to do this in order to better track the utilization of points.

Additionally, Kanter discloses that joint or common accounts can be utilized for all aspects of the disclosure. Therefore, it would be obvious that after a user has been identified, the user can be given access to a common account from which points redemption will occur. One would be motivated to do this in order provide redemption for users utilizing group accounts.

Additionally, Kanter discloses a point account database connected to the point issuing system and the point redemption system for managing the point account (Fig. 1);

An electronic account book database connected to the point redemption system for storing information on the customer and the plurality of service providers (Fig. 1).

Postrel discloses a point account database connected to the point issuing system and the point redemption system for managing the point account (Fig. 1; Fig. 3; Fig. 4; Fig. 5);

An electronic account book database connected to the point redemption system for storing information on the customer and the plurality of service providers (Fig. 1; Fig. 3; Fig. 4; Fig. 5).

Kanter discloses a temporary storing step of temporarily storing money in a pool account from a plurality of service provider accounts to be used for point transfers; and

A transfer step of transferring money across the financial network from the pool account to a customer account belonging to the customer in response to the point transfer (Fig. 1, item 78; col 21, lines 64-col 22, line 6).

Postrel discloses discloses a temporary storing step of temporarily storing money in a pool account from a plurality of service provider accounts to be used for point transfers; and

A transfer step of transferring money across the financial network from the pool account to a customer account belonging to the customer in response to the point transfer (Fig. 4; Fig. 5; col 5, lines 60-67).

Kanter further discloses that money for point transfers can be held in the sponsor's bank account and taken from there and placed in a third party holding account which is managed by the Central Control Center (Fig. 1, item 78, item 12, item 52; col 21, line 64-col 22, line 6):

"(12) A sponsoring company may be billed for pending commission amounts at each point-of-sale purchase made by a participant at their location. The amount may be electronically debited from the sponsoring company's appropriate bank account ,52, 54 through line 38, I/O 46, bus 44 and stored in memory 78 until at least such time as the appropriate cash return policy of the purchase has expired, so as to insure that the commission will be available when the appropriate participant(s) attempt(s) to redeem the commission" (col 21, line 64-col 22, line 6).

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Kanter further discloses a variety of ways and manners that can be utilized for the point transferring and money exchange and that multiple variations of different parties can be involved (col 22, lines 34-41; col 28, lines 28-40; col 17, lines 37-45; col 14, line 62-col 15, line 3; and below):

through I/O 46, line 38 may electronically transfer funds to accounts 52, 54.

Alternatively this could be accomplished through direct connection of a conventional communication line (not shown), from institution 92 to accounts 52, or 54. This might occur should a participant 82 or 84 have a credit line approved for use by the financial institution with such status being stored in memory 79, or 30, or in the magnetic stripe of the plastic card, and should the participant make a purchase where the program awards used is less than the purchase total is. The participant could choose to pay the balance using the financial institution approved credit line. If so, computer 60 or 24, could verify the participant's proper status and authorize payment from the lending institution to the appropriate sponsoring company's bank account. The financial institution could then send to the participant, a bill or other means for collection as is customary with such lending procedures, or alternatively, center 12 may issue a bill to the participant" (col 23, lines 25-43).

Kanter also discloses that the participant can be rewarded through the sponsoring company via the central control center or also through the sponsoring company via the central control center where an additional step or additional accounts are utilized for the transfer (Fig. 1 and below):

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"(12) Furthermore, commissions can be made available to participants immediately, or held in a holding account memory 78, or in a similar account in memory 30, until such time as the sponsoring company desires to release the commission amounts" (col 21, lines 50-60).

Point transfer for cash can be made from the third party's bank account to the user or from the third party bank account to the holding account to the user:

"(13) When a participant makes a sale at location 14 using earned credit that has been posted by a <u>third</u> party credit issuer to his/her account for use at that location, but the actual cash value has not yet been transferred to a <u>holding</u> account, computer 30 may electronically transfer, through bus 26, I/O 32, line 38, the amount used by the sale, from the <u>third</u> party's <u>bank</u> account to the <u>bank</u> account of location 14" (col 22, lines 34-41).

Notice also that the Holding Account (Fig. 1, item 78) functions as a pool account for temporarily storing money from the plurality of service provider account to be transferred to the customer account during transfer (Fig. 1, item 78); and that the Central Control Center (Fig. 1, item 10) functions as the point transfer dealer account for transferring money from the pool account to the customer account across the financial network in response to the point transfer (Fig. 1, item 10).

In another variation, notice, as cited above, that the financial institution or lending institution can represent multiple sponsoring companies. In this case, the Financial/Lending institution (Fig. 1, item 92) acts as the pool account that is

exist.

connected to multiple sponsoring companies. Then, the Holding Account (Fig. 1, item 78) acts as the point transfer dealer account.

Notice that the disclosure of Kanter and the accompanying Fig. 1 of Kanter render obvious multiple variations for point transfer and money exchange. Also, notice the multiple connection and communication paths between the various entities in Fig. 1. And, note that the disclosure of Kanter states that different communication paths and different combinations of entities involved in the transactions and transfers can

Therefore, the disclosure of Kanter and Postrel disclose and render obvious a pool account for temporarily storing money from the plurality of service provider account to be transferred to the customer account during transfer, and a point transfer dealer account for transferring money from the pool account to the customer account across the financial network in response to the point transfer.

Additionally, Kanter renders obvious the utilization of database and tables (Fig. 1, Abstract).

Kanter renders obvious service provider IDs, corresponding financial institution IDs and account numbers for said plurality of service providers (Kanter, Fig. 1, 'Company Accounts', 'Company's Bank Account').

Kanter renders obvious a point management table including customer information (Fig. 1, Participant Accounts'), a corresponding number of issued points (Fig. 1, Participant Accounts'; col 19, lines 5-25), dates on which points were acquired (col 19, lines 5-25); dates on which points will expire (col 21, line 63-col 22, line 7; col

22, lines 7-15; col 4, lines 58-63), service provider IDs responsible for the issued points (col 19, lines 5-25), and a redemption rate (col 18, lines 30-40; col 19, lines 5-25).

Also, Postrel further renders obvious the utilization of database and tables (Fig. 5; Fig. 3).

Postrel further renders obvious service provider IDs, corresponding financial institution IDs and account numbers for said plurality of service providers (Fig. 5; col 10, lines 1-10).

Postrel further renders obvious a point management table including customer information, a corresponding number of issued points, dates on which points were acquired; dates on which points will expire, service provider IDs responsible for the issued points, and a redemption rate (Fig. 5; Fig. 3; col 9, lines 47-55).

Kanter discloses the authenticating means cited above.

Kanter does not explicitly disclose that said authenticating means authenticates based on a certificate issued from a predetermined certificate authority connected to said first network.

Kanter does not explicitly disclose a point redemption system for receiving first data encrypted using a public key of the point redemption system from the customer, the first data comprising second data encrypted using a private key of the customer. . encrypted data comprising another encrypted data within it.

Additionally, Kanter does not explicitly dislcose data encrypted with a first key comprising data encrypted with a second key as well as data not encrypted with a second key (see Applicant amendments and arguments dated 5/22/08).

Also, see Applicant's Specification Figure 8 for an interpretation of the public and private keys.

However, Mitty discloses data encrypted with a first key comprising data encrypted with a second key as well as data not encrypted with a second key (Fig. 6, 7 [140-146, 160-169]). Further, notice that Mitty discloses double encryption and encryption with both a public and private key ([93; 29]) and that Mitty discloses that the enveloped data of Fig. 7 can be public key encrypted ([41]) and the signed data private key encrypted ([64]). Hence, in Figure 7, the Valued Content is double encrypted by a private and public key. And, the Text/First Part and Text/Second Part are encrypted by a first key which is a public key.

Examiner further notes that a variety of data can be substituted for the text and valued content in Mitty's Fig. 6, 7 (Fig. 6, 7).

Therefore, it would have been obvious to one having ordinary skill in the art at the time the invention was made to add Mitty's utilization of double encryption and public key and private key encryption techniques to Kanter's authenticated transmissions. One would have been motivated to do this in order to better give appropriate levels of security to transmissions.

Hence, the prior art renders obvious data encrypted with a first key comprising data encrypted with a second key as well as data not encrypted with a second key.

Additionally, the claim amendments dated 12/23/2008 included the following claim amendment, "and second data <u>including a random password</u>" where "including a random password" was the part added.

Examiner notes that the double encryption of the second data has already been shown as obvious by the prior art. Hence, all that needs to be demonstrated is that the second data can be a random password.

And, Mitty, as shown above, discloses the Applicant's claimed double encryption. And, Mitty shows that the double encryption occurs on "Valued Content" (Figs, 6, 7, "Valued Content"). And, Mitty states that the Valued Content can be a variety of different content that can be considered valuable, "[0146] The <u>valued contents</u> 635 is application specific. In the examples above, this included the text message that the sender 105 desired to send."

And, note that in Mitty the valued contents can be anything that is "application specific" and it can be something as routine as any "text message that the sender desired to send".

And, Kanter discloses user accounts such as participant accounts, company accounts, holding accounts, bank accounts, etc (Fig. 1). And, the accounts of Kanter commonly use passwords. As an example of this, Postrel discloses user accounts, login ids and account passwords (11:62-64). Also, Mitty discloses password protected keys ([30]).

Hence, it is obvious that the account id and passwords can be valued content and protected by the encryption of Mitty. One would be motivated to do this because account ids and passwords are important and private data that warrant security.

Also, the prior art does not explicitly state that the passwords are random passwords. However, Examiner takes Official Notice that random passwords are

obvious, old and well known. It is well known that passwords can be made up by the user or randomly made up by the service providing the account and password. One would be motivated to use a random password to lessen the chance that someone can guess at the password.

As an example of a random password, Challener discloses random passwords.

Also, note that Challener discloses that random passwords can be encrypted and also that random passwords can be associated with public/private keys (Abstract; Fig. 2a).

Hence, the prior art renders obvious the features of the Applicant's claims.

Response to Arguments

2. Applicant's argumetns with respect to claims 9 and 14 have been considered but are not found persuasive.

In Applicant's Remarks dated 12/23/2008, Applicant states that the prior art does not render obvious where the second data includes a random password.

Examiner notes that Applicant's claim amendments dated 12/23/2008 included the following claim amendment, "and second data <u>including a random password</u>" where "including a random password" was the part added.

Examiner notes that the double encryption of the second data has already been shown as obvious by the prior art (Examiner notes that Applicant's Fig. 8 was deemed relevant to the double encryption). Hence, all that needs to be demonstrated is that the second data can be a random password.

And, Mitty, as shown above, discloses the Applicant's claimed double encryption.

And, Mitty shows that the double encryption occurs on "Valued Content" (Figs, 6, 7,

"Valued Content"). And, Mitty states that the Valued Content can be a variety of different content that can be considered valuable, "[0146] The <u>valued contents</u> 635 is application specific. In the examples above, this included the text message that the sender 105 desired to send."

And, note that in Mitty the valued contents can be anything that is "application specific" and it can be something as routine as any "text message that the sender desired to send".

And, Kanter discloses user accounts such as participant accounts, company accounts, holding accounts, bank accounts, etc (Fig. 1). And, the accounts of Kanter commonly use passwords. As an example of this, Postrel discloses user accounts, login ids and account passwords (11:62-64). Also, Mitty discloses password protected keys ([30]).

Hence, it is obvious that the account id and passwords can be valued content and protected by the encryption of Mitty. One would be motivated to do this because account ids and passwords are important and private data that warrant security.

Also, the prior art does not explicitly state that the passwords are random passwords. However, Examiner takes Official Notice that random passwords are obvious, old and well known. It is well known that passwords can be made up by the user or randomly made up by the service providing the account and password. One would be motivated to use a random password to lessen the chance that someone can guess at the password.

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As an example of a random password, Challener discloses random passwords.

Also, note that Challener discloses that random passwords can be encrypted and also that random passwords can be associated with public/private keys (Abstract; Fig. 2a).

Hence, the prior art renders obvious the features of the Applicant's claims.

Conclusion

The following prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

- aa) Kou, Rose, O'Neill disclose double encryption with a public key and private key;
- a) Herz (20010014868) discloses utilizing a private key within a public key ([288]); and Wright (6,052,466) discloses relevant features ("Encryption of data packets using a sequence of private keys generated from a public key exchange").

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Arthur Duran whose telephone number is (571)272-6718. The examiner can normally be reached on Mon- Fri, 8:00-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber can be reached on (571) 272-6724. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Arthur Duran Primary Examiner Art Unit 3622

/Arthur Duran/ Primary Examiner, Art Unit 3622 3/12/2009